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receivable translator module 94, payment translator module, and gateway 80—run on the operating system. In a preferred implementation, the resource manager 70 and advertising manager 74 are implemented as HTML development software, such as Visual InterDev from Microsoft Corporation. The statement designer 62 and the rules manager 66 are implemented as extensions of the Visual InterDev software. The billing data 60, templates 64, rules 68, resources 72, advertising information 76, and payment/remittance information 92 are stored in the data memory 186.

D. In accordance with 37 C.F.R. § 1.121(b)1(i)-(ii), please replace the paragraphs in the specification at Page 49, line 23 through Page 50, line 19 as follows:

04

Exemplary Task 2: Fig. 10 shows a method for handling a batch of billing data for an installed template. The biller creates billing data using its legacy billing system. The billing data is passed through the statement data translator 27 (step 290). The translator instantiates a statement batch object to hold the data (step 292). The translator 27 specifies the biller and the template to be associated with the billing data (step 294) and validates the specified biller and template against records of authorized billers and installed templates received from the service center (step 296). This validation process ensures that the billing data is for an approved biller recognized by the service center and is for a template that is installed at the service center. The statement translator 27 then loads data into the statement batch object. The statement batch object accepts data that complies with the available fields in the industry schema tables.